



Order Filed on August 16, 2021
by Clerk
U.S. Bankruptcy Court
District of New Jersey

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)

Denise Carlon, Esquire
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Rocket Mortgage, LLC f/k/a Quicken Loans, LLC f/k/a
Quicken Loans Inc.

In Re:

Stephen J. Digiosa,
Debtors.

Case No.: 19-15641 JNP

Adv. No.:

Hearing Date: 6/22/2021 @ 10:00 a.m..

Judge: Jerrold N. Poslusny, Jr.

**ORDER CURING POST-PETITION ARREARS & RESOLVING MOTION FOR
RELIEF FROM STAY**

The relief set forth on the following pages, numbered two (2) through two (2) is hereby
ORDERED.

DATED: August 16, 2021

A handwritten signature in dark ink, appearing to read "J. Poslusny", is written over a horizontal line.

Honorable Jerrold N. Poslusny, Jr.
United States Bankruptcy Court

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Debtor: Stephen J. Digiosa

Case No: 19-15641 JNP

Caption of Order: ORDER CURING POST-PETITION ARREARS AND RESOLVING MOTION FOR RELIEF FROM STAY

This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, Rocket Mortgage, LLC f/k/a Quicken Loans, LLC f/k/a Quicken Loans Inc., Denise Carlon appearing, upon a motion to vacate the automatic stay as to real property located at 1121 Ellis Mill Road, Glassboro, NJ, 08028, and it appearing that notice of said motion was properly served upon all parties concerned, and this Court having considered the representations of attorneys for Secured Creditor and Joseph J. Rogers, Esquire, attorney for Debtor, and for good cause having been shown

It is **ORDERED, ADJUDGED and DECREED** that the Secured Creditor has advanced \$18,090.81 which brings the taxes current through July 31, 2021. This figure represents both pre- and post-petition taxes due through July 31, 2021; and

It is further **ORDERED, ADJUDGED and DECREED** that the Debtor shall pay the \$18,090.91 through the Chapter 13 Plan or at closing upon sale of the subject property, whichever occurs first; and

It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor shall establish an escrow account for the subject loan; an escrow analysis will be run and the post-petition mortgage payment will adjust accordingly; and

It is further **ORDERED, ADJUDGED and DECREED** that the Secured Creditor will file a notice of payment change to reflect the new payment amount once the escrow analysis is completed; and

It is further **ORDERED, ADJUDGED and DECREED** that for the Duration of Debtors' Chapter 13 bankruptcy proceeding, if any taxes and insurance payments, or regular monthly mortgage payments are not made within thirty (30) days of the date said payment is due, Secured Creditor may obtain an Order Vacating Automatic Stay as to Real Property by submitting a Certification of Default to the Court indicating such payment is more than thirty days late, and Debtors shall have fourteen days to respond; and

It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor is hereby awarded reimbursement of fees and costs in the sum of \$350.00 for attorneys' fees and \$188.00 for filing fees, totaling \$538.00, which is to be paid through Debtors' Chapter 13 plan; and

It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor's Motion for Relief is hereby resolved.